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|---------------------------------|---|-------------------------------|------------------------------|
| <i>SERFF Tracking Number:</i> | <i>PHYS-126580489</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Physicians Mutual Insurance Company</i> | <i>State Tracking Number:</i> | <i>45456</i> |
| <i>Company Tracking Number:</i> | <i>PM_HOME (0510)</i> | | |
| <i>TOI:</i> | <i>MS08I Individual Medicare Supplement -</i> | <i>Sub-TOI:</i> | <i>MS08I.001 Plan A 2010</i> |
| | <i>Standard Plans 2010</i> | | |
| <i>Product Name:</i> | <i>Med Sup/LTC</i> | | |
| <i>Project Name/Number:</i> | <i>PM_HOME (0510)/PM_HOME (0510)</i> | | |

Filing at a Glance

Company: Physicians Mutual Insurance Company

| | | |
|--|---|----------------------------------|
| Product Name: Med Sup/LTC | SERFF Tr Num: PHYS-126580489 | State: Arkansas |
| TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 | SERFF Status: Closed-Filed- Closed | State Tr Num: 45456 |
| Sub-TOI: MS08I.001 Plan A 2010 | Co Tr Num: PM_HOME (0510) | State Status: Filed-Closed |
| Filing Type: Advertisement | Authors: Sonya Dickey, Sara Magee-Garcia | Reviewer(s): Stephanie Fowler |
| | Date Submitted: 04/17/2010 | Disposition Date: 04/28/2010 |
| | | Disposition Status: Filed-Closed |
| Implementation Date Requested: On Approval | | Implementation Date: |

General Information

| | |
|--|--|
| Project Name: PM_HOME (0510) | Status of Filing in Domicile: Pending |
| Project Number: PM_HOME (0510) | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: New Submission | Group Market Size: |
| Overall Rate Impact: | Group Market Type: |
| Filing Status Changed: 04/28/2010 | Explanation for Other Group Market Type: |
| | State Status Changed: 04/28/2010 |
| Deemer Date: | Created By: Sara Magee-Garcia |
| Submitted By: Sara Magee-Garcia | Corresponding Filing Tracking Number: |
| | PM_HOME (0510) |
| Filing Description: | |
| RE: Medicare Supplement Insurance and Long Term Care Insurance Advertisement | |
| Home Page for Corporate Website: PM_HOME (0510) | |

Attached are copies of the above referenced material for your review and approval. This material will be used on our corporate website and could generate interest in one of the following Medicare Supplement policies/riders:

Policies Medicare Plans Approval Dates

P020AR A 8-12-09

SERFF Tracking Number: PHYS-126580489 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 45456
Company Tracking Number: PM_HOME (0510)
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Med Sup/LTC
Project Name/Number: PM_HOME (0510)/PM_HOME (0510)

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising Compliance sara.magee-garcia@physiciansmutual.com
Coordinator
2600 Dodge Street 402-930-2633 [Phone]
Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
2600 Dodge Street Group Code: 367 Company Type:
Omaha, NE 68131 Group Name: State ID Number:
(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per form, 1 form included
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Physicians Mutual Insurance Company | \$50.00 | 04/17/2010 | 35743687 |

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| Project Name/Number: | PM_HOME (0510)/PM_HOME (0510) | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------------|------------|----------------|
| Filed-Closed | Stephanie Fowler | 04/28/2010 | 04/28/2010 |

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Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|---------------------------|-----------------------------|----------------------|
| Supporting Document | Picture Options | Filed | Yes |
| Supporting Document | Highlight Section Options | Filed | Yes |
| Supporting Document | Menu Bar Options | Filed | Yes |
| Form | PM_HOME (0510) | Filed | Yes |

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Form Schedule

Lead Form Number: PM_HOME (0510)

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------------|----------------|-------------|----------------|---------|----------------------|-------------|-----------------------|
| Filed 04/28/2010 | PM_HOME (0510) | Advertising | PM_HOME (0510) | Initial | | | PM_Home (0510).pdf |



Insurance for all of us.™

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Customer Center

Quick links to the most common requests.

- [Change of address](#)
- [File a claim](#)
- [Automatic bank withdrawal](#)
- [Change your beneficiary](#)

My Account

[GO](#)

☐ Remember me

[Login Help](#)

**Don't have an account —
Sign up now!**

Newsletter

Stay informed — join our mailing list!

[GO](#)

Saw Us On TV?

Learn how our [life](#), [dental](#) or [Medicare Supplement](#) insurance can help you.

Highlights



"Last American Cowboy"

Physicians Mutual is proud to present Animal Planet's program "Last American Cowboy." Watch as three family-owned ranches struggle through a season of calving, cattle drives and auctions. It's a real-life depiction of what Physicians Mutual values most: hard work, straight talk and honesty.

[Learn More](#)



Get Help with Medical Expenses

Are you worried about how to pay the medical expenses not covered by Medicare? Our Medicare Supplement insurance options can help provide more complete insurance protection.

[Learn More](#)



Take the Bite Out of Dental Bills

Have you put off going to the dentist because it's so expensive? Get help with dental bills with our dental insurance protection.

[Learn More](#)

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Supporting Document Schedules

| | | |
|--|---------------------|---------------|
| | Item Status: | Status |
| | | Date: |
| Satisfied - Item: Picture Options | Filed | 04/28/2010 |

Comments:

The pictures at the top of the page are dynamic. If the consumer clicks on one of the pictures; one of the story options listed under the Supporting Documentation tab would appear as a pop up box. The attached pdfs show the text portion of copy that would display in a pop up box as well as the audio portion.

Attachments:

Personas Allen copy.pdf
 Personas Ben copy.pdf
 Personas Kline copy.pdf
 Personas Laura copy.pdf
 Personas Rosie copy.pdf

| | | |
|--|---------------------|---------------|
| | Item Status: | Status |
| | | Date: |
| Satisfied - Item: Highlight Section Options | Filed | 04/28/2010 |

Comments:

The sections of copy listed under the header Highlights have been bracketed. These sections could populate with advertising copy. Please see the supporting documentation tab for the advertising copy options that could appear in these sections.

Attachments:

HmPg_VariableProducts Long-Term Care.pdf
 HmPg_VariableProducts Med sup.pdf

| | | |
|---|---------------------|---------------|
| | Item Status: | Status |
| | | Date: |
| Satisfied - Item: Menu Bar Options | Filed | 04/28/2010 |

Comments:

The product lines listed at the top of the page will have a drop down menu bar. The attached pdf shows how the this menu bar will expand. The following information would appear under each product line:
 Medicare Supplement

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Life Insurance

Term Life

Whole Life

Juvenile Whole Life

Dental Insurance

Supplemental Health

Hospital Medical Surgical

Hospitalization Insurance

Cancer Insurance

Outpatient Insurance

Long-Term Care Insurance

Comprehensive

Facility

Home Health Care

Annuities

Vista Custom Direct

Vista 7

Vista Income Provider

Vista Index Advantage

Vista Index Accelerator

Attachment:

dropdowns.pdf

Personas copy for “Insurance for all of us” branded area

PROFILE PARAGRAPH:

Fine tuning for Allen

Allen has a unique insurance situation. He’s spoken to other insurance companies about it, but finds that many aren’t really listening to what he’s asking. See his story [here](#).

Suggested products: Dental
 Life
 Long-term care
 Annuities

TRACTOR SLIDESHOW

Open on a wide-shot of two farmers working on a tractor.

VO: To be honest, I don’t like dealing with insurance companies. They just want to sell whatever they’re selling.

Cut to close-up of a one of the farmers.

VO: Then my brother told me about the Physicians Mutual family. And how they were different from other insurance companies.

Cut to a close-up of the farmer working underneath the tractor. His wrench turns a bolt.

VO: I called their number and talked to a guy named Bill. He got to know me, my situation, and what’s important in *my* life.

Cut to a different side-view of the farmer working underneath the tractor with his legs sticking out.

VO: What coverage I need. How I want to retire. Annuities. He even remembered the name of my dog. He listened.

Cut to close-up of the farmer’s face.

VO: Bill explained everything to me in plain terms. So when I was ready to buy, I understood which was the best plan for me.

Cut to a wide of the two farmers looking inside the engine of the tractor.

VO: The people there get me. And that’s why I get my insurance through Physicians Mutual.

LOGO: Physicians Mutual

VO: Insurance for all of us.

Personas copy for “Insurance for all of us” branded area

PROFILE PARAGRAPH:

Getting to the root of Ben’s Medicare needs

Ben has been working on his farm for 23 years. It’s a complicated business, but he knows how to explain it in simple, understandable terms. He thinks Medicare and insurance ought to be the same way. See his story here.

Suggested products: Medicare supplement
Life
Dental
Cancer

SINGLE FARMER VIDEO

Open on a close-up of Ben inspecting the back of his tractor.

VO: I used to think insurance companies tried to make insurance as complicated as possible.

ALT VO: Whenever I talked to an insurance company about Medicare programs, I’d usually end up more confused than when I started. I was beginning to think it was just me.

Ben walks around to the side of the tractor and steps in.

VO: But I changed my mind when I started doing business with the Physicians Mutual family.

Cut to imagery of his knuckles as he drives the tractor. We see a close up of his face and the field behind him.

VO: I worked with one of their agents, who explained how I could use Medicare. And what the government would and would not pay for. I knew it could be easier. He proved it.

Cut to the tractor driving away down the road.

VO: Good people, and good insurance...without the jargon.

LOGO: Physicians Mutual

VO: Physicians Mutual. Insurance for all of us.

Personas copy for “Insurance for all of us” branded area

PROFILE PARAGRAPH:

Anchoring the Klines’ retirement

Larry hopes to be able to retire someday. He and his wife Linda have worked hard their whole lives, but they’re a little behind in figuring out how to retire comfortably. See their story here.

Suggested products: Annuities
 Medicare Supplement
 Life

FISHING VIDEO

Open on an old man and his wife standing on a dock.

VO: I’ve worked hard my whole life.

The man unties his boat and helps his wife in. He pushes the boat away from the dock.

VO: It started with chores...and it never stopped.

We see a wide shot of the two of them fishing on the lake.

VO: Through the years, I got more and more worried about retirement. But I never really looked into it.

Cut to a medium shot of the two fishing.

VO: Then I called the Physicians Mutual family. Right away, I sensed they actually cared about us. The little guys. Us old guys.

Cut to a close up of the woman reading in the boat.

VO: They helped us find the right products.

Cut to a close-up of the man in the boat. He casts his reel.

VO: To make sure we don’t outlive our savings.

Cut back to a wide shot of the couple fishing.

VO: The plan is in place. The worry is gone. And we can do...what we want to do.

LOGO: Physicians Mutual

VO: Physicians Mutual. Insurance for all of us.

Personas copy for “Insurance for all of us” branded area

PROFILE PARAGRAPH:

Clarity for Laura

Like many people, Laura has questions about insurance. The what, when, where, and how can be a little scary unless you know what you’re doing. See her story [here](#).

Suggested products: Dental
 Life
 Annuities
 Long-term care

LANDSCAPE SLIDESHOW

Open on a woman looking at a clipboard by the truck.

VO: When you own a business, you get dirt under your nails. But you get paper cuts too.

Cut to the woman planting a bush in the front yard with the help of an assistant.

VO: There’s a lot to know. But it’s not nearly as confusing as insurance. All the government programs, dental, and how much life insurance I need...

Cut to her grabbing another bag of mulch from the pick-up.

VO: I honestly didn’t know where to begin. So I put it off as long as I could.

Cut to a close-up of her hands as she plants another bush.

VO: But then I got a letter from the Physicians Mutual family. I called them, and they took the time to explain it all to me.

Cut to a close-up of her face.

VO: They made sure I knew *everything* before I bought *anything*.

Cut to another angle of the woman grabbing more supplies out of the truck.

VO: So now, insurance is a no-brainer.

LOGO: Physicians Mutual

VO: Physicians Mutual. Insurance for all of us.

Personas copy for “Insurance for all of us” branded area

PROFILE PARAGRAPH:

Securing Rosie’s future

Rosie supports her three kids, her unemployed husband, and most recently, her sick mother. But her hard work has paid off. Now, she needs to ensure her family will be protected. See her story [here](#).

Suggested products: Long-term care
 Life
 Annuities
 Cancer

OFFICE WOMAN SLIDESHOW

Open on a wide exterior shot of a woman

VO: I work hard. Day in and day out. My 9- 5...is more like 24-7.

Cut to a close up of the woman working.

VO: I do it for my family. Six people living under one roof; including my sick mother. The same person who taught me the value of hard work.

Cut to close up of the woman’s hand writing on paper.

VO: So now, I work even harder. And I got all my finances in order so my kids won’t have to go through the things I did.

Cut back to different shot of the woman working.

VO: And another thing that helped...finding the Physicians Mutual family. And agents who know how to help keep me financially strong.

Cut to the woman turning of a light at the desk and standing up.

VO: They work as hard as I do. And they treat me...like family.

LOGO: Physicians Mutual

VO: Physician’s Mutual. Insurance for all of us.

Long-Term Care Insurance Options:

Let Us Help You Keep Your Independence

No one wants to become a burden on their family as they get older. Help keep your independence and ease worries about caring for you with long-term care insurance.

Help Take the Burden Off Your Family

Taking care of a loved one can be stressful. Long-term care insurance can help make a difficult time a little easier for your family.

How Will You Pay?

Getting the care you need when you get older can be expensive. Help ensure you don't become a financial burden by buying long-term care insurance.

Medicare Supplement Insurance Options:

Get Help with Medical Expenses

Are you worried about how to pay the medical expenses not covered by Medicare? Our Medicare Supplement insurance options can help provide more complete insurance protection.

Worried About Paying for Medical Care?

Medicare Supplement insurance works with Medicare to help you pay medical bills and give you more complete protection.

Tired of Expensive Medical Bills?

If you're looking for help with medical bills, we have Medicare Supplement insurance options designed to fit your needs and budget.



Physicians Mutual®

Insurance for all of us.®



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Products

Medicare Supplement

Life Insurance

Dental Insurance

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Long-Term Care Insurance

Annuities

Term Life

Whole Life

Juvenile Whole Life

Contact Forms

Contact An Agent

Insurance for all of us.™